

Learning About Money Now Will Pay Dividends in the Future

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84% of teens report looking to their parents for information on how to manage money, but 34% of parents say their family's approach to financial matters is to not discuss finances with their children and "let kids be kids."



Source: Junior Achievement/The Allstate Foundation,
Teens and Personal Finance. March 25, 2015

Millennial parents, ages 18-34, are the least likely to be confident about explaining money management to their kids: 60% report feeling confident, while 76% of parents ages 35-44 and 79% of parents ages 45-54 report feeling the same.



Source: Junior Achievement/The Allstate Foundation, Teens and Personal Finance. March 25, 2015

The gender gap continues in personal finance lessons from parents. Teen boys (31%) are more likely than teen girls (20%) to report that their parents help them keep track of money.



Source: Junior Achievement/The Allstate Foundation, Teens and Personal Finance.
March 25, 2015

Here are the top 10 insights about what these low- and moderate-income youth think:

Source: America Saves, March 16, 2015

**They know it's important to save,
but don't know how.**

**While aware of savings best practices,
many had difficulty actually saving money
and/or meeting their savings goals.**

**They understand that living within their means
and saving is the way to accumulate wealth.**

They don't like the idea of borrowing money.

Objectives:

- **To introduce you to the Stock Market Game**
- **To share simple lessons you may use**
- **To share resources that may be helpful**



Stock Market Game

www.stockmarketgame.org

Video provides input from a teacher



Stock Market Simulation

- Easy to use website
- Resources-detailed lesson plans
- Provides background info for teachers
- Provides competitions for students



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Teacher Support Center

Resource Search

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Search 

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Categories



Syllabus



Lessons



Projects



Tests



Rubrics



Standards



Publications

- [What Are Capital Markets?](#) (Includes Video, Short Course and PPTs for Middle and for High School Groups)
- [What Is A Stock?](#)
(PPT for All Age Groups)
- [What Causes Stock Prices To Change?](#)
(PPT for All Age Groups)
- [Buy, Sell Or Hold](#)
(PPT for Elementary & Middle School);
[Buy, Sell Or Hold](#)
(PPT for High School)

Selecting Your Investments Pre-Test (HS)

1. The Dow Jones Industrial Average represents:
 - a. a stock index that represents 30 companies
 - b. the most popular companies on the NYSE
 - c. the 100 largest companies in America
2. An industry is composed of:
 - a. multi-national competitors
 - b. corporations with similar products and services
 - c. industrial businesses working together
3. If a share of a mutual fund cost \$9 a year ago and costs \$15 today, it means the NAV increased how much per share?
 - a. 33%
 - b. 20%
 - c. 66%
4. To be diversified, a portfolio must hold bonds as well as stocks.
 - a. True
 - b. False
5. Large cap, mid caps and small caps are descriptions of:
 - a. mutual funds
 - b. company size and market value
 - c. stock market exchanges
6. The S&P 500, the Nasdaq 100 and the Russell 2000 are examples of:
 - a. a stock report
 - b. stock exchanges
 - c. stock indices
7. Dividing a stock's current price per share by the issuing company's earnings per share results in:
 - a. the profit margin of the company
 - b. the price to earnings ratio
 - c. the stock's current price
8. Lin has \$4,000 in Dell Computer stock, \$2,500 in BioMed stock, \$1,500 in 1stBank stock and \$2,000 in a government bond. A broker tells Lin that her portfolio is not diversified enough. Lin should probably:
 - a. sell some of her stock and buy a mutual fund
 - b. sell the government bond and buy a mutual fund
 - c. sell the Dell Computer stock and buy another bond
9. If you know that the ticker symbol for Microsoft is MSFT, on which exchange is it listed?
 - a. NYSE
 - b. AMEX
 - c. NASDAQ
10. Stocks, bonds and cash are all part of a:
 - a. initial public offering
 - b. industry sector
 - c. financial growth plan

Teacher Support Center

Select search options from the left side menu to display lessons and activities specific to your teaching goals.

lessons



search the teacher support center

Search



We Found 81 Results

◀ 1 2 3 4 5 ... ▶

Title ▲

Unit

- ☐ 1 - Understanding SMG (6)
- ☐ 2 - Before You Invest (11)
- ☐ 3 - Selecting Your Investments (14)
- ☐ 4 - Tracking Your Investments (19)
- ☐ 5 - At the End of the Trading Session (4)

Grade

- ☐ 4 (29)
- ☐ 5 (29)
- ☐ 6 (26)
- ☐ 7 (30)
- ☐ 8 (30)
- ☐ 9 (23)
- ☐ 10 (23)
- ☐ 11 (23)
- ☐ 12 (23)

SMG Core Lesson

Lesson: Understanding SMG (4-5)

This lesson introduces students to the fundamentals of The Stock Market Game like teamwork and cooperation and investing.

Activity: Activity Sheet 1: Team Building Skills

To practice consensus building students work together to name their teams.

Activity: Fact Sheet: Journal Prompts (4-5)

SMG writing prompts for student journals.

Lesson: Understanding SMG (6-8)

This lesson introduces students to the fundamentals of The Stock Market Game like teamwork and cooperation and investing.

Activity: Activity Sheet 1: Team Building Skills

To practice consensus building students work together to name their teams.

Activity: Fact Sheet: Journal Prompts (6-12)

Prompts for journal and record keeping.

Lesson: Understanding SMG (9-12)

This lesson introduces students to the fundamentals of The Stock Market Game including building consensus in a team, dollar value, and investing.

The Election Cycle

Suggested Grade and Mastery Level

High School – all levels

Middle School – apprentice, master, grandmaster

Suggested Time

Duration of the game

Project Background

This project gives SMG teams the opportunity to take on the role of a stock market analyst by asking them to investigate whether stock prices follow particular patterns or cycles. In particular, they will examine a phenomenon often referred to as the “Election Cycle”. Students will examine stock prices to see if they have generally followed a presidential election cycle over the years. They will determine if the most recent presidential term conforms to any historical pattern they find.

Students also explore connections of the Election Cycle to the business cycle and stock performance in various industries.

Teacher Background

“Everyone talks about the weather, but nobody does anything about it.” Perhaps that’s because the weather follows a cycle – a sequence of events that repeats itself over a period of time. Warm seasons gives way to cold ones, rainy days replace sunny ones, and so on. Cycles are all around us – even in the stock market. One of them is the 4-year presidential election cycle, which is revealed by an historical relationship between stock prices and presidential terms. In past years, the stock market has generally lagged during the first two years of presidents’ terms but has then increased rapidly in the last two, especially during the third, or pre-election, year. There are various hypotheses for this phenomenon, one being that presidents tend to implement any belt-tightening policies during the early years of their terms but then unleash whatever economic stimulus they can during the final years preceding an election. There is no generally accepted explanation for the cycle, however, and some websites even state its existence has been discredited. As detectives, however, students can investigate and form their own conclusions.

Additional sources and opinion relating to the presidential election cycle are available at:

<http://seekingalpha.com/article/81469-the-presidential-election-cycle-theory-is-it-accurate>

<http://money.usnews.com/money/personal-finance/mutual-funds/articles/2012/04/19/what-the-presidential-election-means-for-the-stock-market>

<http://www.nytimes.com/2010/10/10/business/10stra.html>

<http://www.investopedia.com/terms/p/presidentialelectioncycle.asp#axzz28Mira16l>

ACCOUNT SUMMARY ANALYZER

ACCOUNT HOLDINGS

TOP HOLDINGS

TRANSACTION HISTORY

REALIZED GAINS-LOSSES

RANKINGS

Account Summary for Team ID: NC_49_ZZ53 As of Date: 2016-03-01

Cash Balance	\$80,102.54
Includes (\$0.00) In Shorts	
Value of Long Stocks:	\$20,413.75
Value of Mutual Funds:	\$0.00
Value of Treasury Bonds:	\$0.00
Value of Municipal Bonds:	\$0.00
Value of Corporate Bonds:	\$0.00
TOTAL Value of Longs:	\$20,413.75
TOTAL EQUITY:	\$100,516.29
Value of Shorts:	\$0.00
Day Margin Req:	\$13,609.17
Available Equity:	\$86,907.12
BUYING POWER:	\$130,360.68
Minimum Maintenance:	\$6,124.12
Interest and Dividends:	\$422.21
Fees and Commission:	(\$488.96)
Realized Gains/Loss:	(\$341)
Net Equity Gain:	\$516.29

Advisor :	Kathy Mayer	Team ID :	NC_49_ZZ53
School :	FLORENCE ELEMENTARY	Region :	State



Team Rankings

Region :	39 out of 210
Coordinator :	39 out of 211

News Feed

- UPDATE 1-Former Chesapeake CEO McClendon charged with bid-rigging of land leases
Tue, 01 Mar 2016 16:14:26 -0800
- DIARY-Emerging Markets Economic Events to March 15
Tue, 01 Mar 2016 16:02:01 -0800
- UK cost agency rejects leukaemia drug from J&J and AbbVie
Tue, 01 Mar 2016 16:01:01 -0800
- DIARY-Top Economic Events to March 15
Tue, 01 Mar 2016 16:01:01 -0800

Messages

Account Status Messages: No updates at this time

National Helpdesk Messages: No updates at this time

Your Local Messages: No updates at this time

BASIC INFO—

Cost: \$25 per team for 10 weeks (Sept.-Dec.)

OR

\$28 per team for 20 weeks (Sept.-Apr.)

Rules: See handout

Teams: See handout

Director

Lead Researcher

Lead Portfolio Coordinator

Lead Data Entry Coordinator

Lead Reporter



Time Commitment:

- 1 hour per week plus
- plan to review lesson plans
- review team portfolios



- **Capitol Hill Challenge**-matches members' of Congress with schools across the country; trip to Wash., D.C. (competition); tour financial landmarks, and learn first-hand about financial policy making



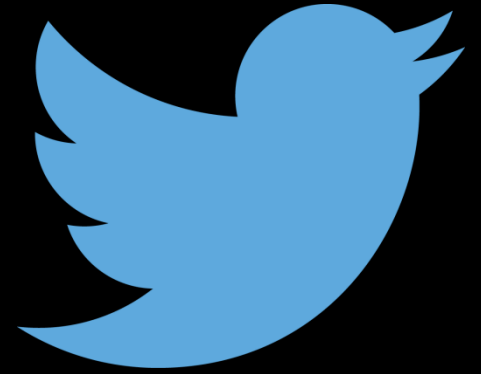
- InvestWrite® is a culminating activity; think critically and problem solve a long-term saving and investment scenario; win trip to NYSE & sites



Invest It ForwardTM is an industry-wide capital markets literacy initiative; connects educators and classrooms with financial industry professionals and firms; The program features a new capital markets curriculum as well as a variety of volunteer opportunities across the country and throughout the year.



Let's look at a team's portfolio—



Ticker symbols

Price paid then and now

Shows gains and losses \$ amount

Shows gains and losses in %

Twitter has 50% loss—why?

How could they find root cause?

*What is a big concept students
could learn?*

ACTIVITIES:

Lesson 2

Don't put all of your eggs in one basket



Lesson 3

What type of risk taker are you?

“Who Are You?”



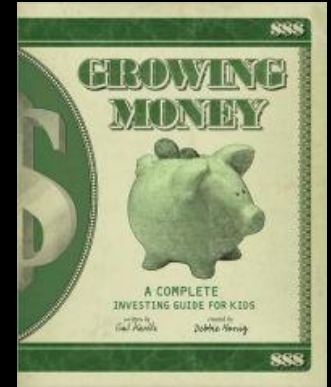
Lesson 6

Supply and Demand



RESOURCES:

Growing Money: A Complete Investing Guide for Kids (G. Karlitz 2010)



Edward Jones Prospectus (monthly)

Newspapers-stock market section (daily)



QUESTIONS:

